

Certificate Number: 03621-NJ-DE-036861277

Bankruptcy Case Number: 22-15392



03621-NJ-DE-036861277

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 26, 2022, at 5:05 o'clock PM EDT, Wilbur U Mallory Jr completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: September 27, 2022 By: /s/Nicola ButtsWimpel

Name: Nicola ButtsWimpel

Title: Credit Counselor